

PART B - FEE(S) TRANSMITTAL

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 Alexandria, Virginia 22313-1450
 or Fax (571)-273-2885

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7590 02/24/2009
 RAYMOND A. JOAO, ESQ.
 122 BELLEVUE PLACE
 YONKERS, NY 10703

03/12/2009 WABDELR3 00000023 10045080

01 FC:2501 755.00 OP



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 I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

RAYMOND A. JOAO	(Depositor's name)
<i>Raymond A. Joao</i>	(Signature)
MARCH 11, 2009	(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKRT NO.	CONFIRMATION NO.
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10/045,080 01/15/2002 Raymond Anthony Joao RJ470 2925

TITLE OF INVENTION: APPARATUS AND METHOD FOR PROVIDING TRANSACTION HISTORY INFORMATION, ACCOUNT HISTORY INFORMATION, AND/OR CHARGE-BACK INFORMATION

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$0	\$720	\$755	05/26/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
RUDY, ANDREW J	3687	705-030000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).
 Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
 "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47, Rev 03-02 or more recent) attached. Use of a Customer Number is required.
2. For printing on the patent front page, list
 (1) the names of up to 3 registered patent attorneys or agents OR, alternatively,
 (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.
- 1 RAYMOND A. JOAO, ESQ.
 2 _____
 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

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(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): Individual Corporation or other private group entity Government

4a. The following fee(s) are submitted: XX Issue Fee (\$35.00 BALANCE DUE) 4b. Payment of Fee(s): Please first reapply any previously paid issue fee shown above.

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 Payment by credit card. Form PTO-2038 is attached.
 The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant: a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature Raymond A. Joao

Date 3/11/09

Typed or printed name RAYMOND A. JOAO

Registration No. 35,907

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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Adjustment date: 03/12/2009
 Adjustment R#: 000000138
 Adjustment date: 03/10/2009
 Adjustment R#: 000000138
 01 FC:2501

09/10/2008 11:52 FAX 914 969 2992

RAYMOND A. JOAO

005/010

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7590 07/11/2008

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09/10/2008 RMEBRAH1 00000138 10045080

01 FC:2501 720.00 OP
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RAYMOND A. JOAO	(Depositor's name)
<i>Raymond A. Joao</i>	(Signature)
SEPTEMBER 10, 2008	(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/045,080	01/15/2002	Raymond Anthony Jose	RJ470	2925

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Nonprovisional	YES	\$720	\$300	\$0	\$1020	10/14/2008
EXAMINER		ART UNIT	CLASS-SUBCLASS			
RUDY, ANDREW J		3687	703-030000			

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1. RAYMOND A. JOAO, ESQ.
 2. _____
 3. _____

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4a. The following fee(s) are submitted:

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Authorized Signature *Raymond A. Joao*Date 9/10/08Typed or printed name RAYMOND A. JOAORegistration No. 35,907

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